

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION**

In re:

JOSHUA L KRAVITZ
JENNIFER M. KRAVITZ
Debtor(s)

Case No. 19-16354-PMM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2019.
- 2) The plan was confirmed on 06/30/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/12/2024.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$68,583.00.
- 10) Amount of unsecured claims discharged without full payment: \$117,847.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$42,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$42,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,637.18
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$6,937.18

Attorney fees paid and disclosed by debtor: \$2,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARSTRAT	Unsecured	437.54	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	NA	12,656.88	12,656.88	2,181.16	0.00
BANK OF AMERICA	Unsecured	NA	12,152.68	12,152.68	2,094.27	0.00
CITIBANK, N.A.	Unsecured	NA	13,193.09	13,193.09	2,273.56	0.00
CITIBANK, N.A.	Unsecured	NA	3,866.41	3,866.41	666.30	0.00
CITIBANK, N.A.	Unsecured	NA	4,852.79	4,852.79	836.28	0.00
CITIBANK, N.A.	Unsecured	NA	2,758.40	2,758.40	475.36	0.00
CITIBANK, N.A.	Unsecured	NA	6,077.78	6,077.78	1,047.38	0.00
DISCOVER BANK	Unsecured	NA	1,023.61	1,023.61	176.40	0.00
ECMC	Unsecured	NA	14,909.89	14,909.89	2,569.41	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	10,026.61	10,026.61	1,727.88	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	973.74	973.74	167.80	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	3,792.86	3,792.86	653.62	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	4,381.20	4,381.20	755.02	0.00
JPMORGAN CHASE BANK, N.A. S/B/V	Unsecured	NA	2,317.34	2,317.34	399.34	0.00
LVNV FUNDING	Unsecured	NA	10,811.96	10,811.96	1,863.22	0.00
MEENAN	Unsecured	2,500.00	NA	NA	0.00	0.00
MONTGOMERY COUNTY TAX CLAIM	Secured	NA	2,434.11	2,677.52	2,677.52	0.00
PAYPAL CREDIT	Unsecured	3,293.24	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	11,178.94	11,178.94	1,926.46	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	9,981.13	9,981.13	1,720.05	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	2,218.01	2,218.01	382.23	0.00
SCHOOL DISTRICT OF UPPER DUBLIN	Secured	NA	8,559.69	8,559.69	8,559.69	0.00
SHELLPOINT MORTGAGE SERVICING	Secured	NA	234,322.94	1,185.80	1,185.80	0.00
TD BANK USA N.A.	Unsecured	3,166.62	3,166.62	3,166.62	545.70	0.00
THE PENNSYLVANIA STATE UNIVERSITY	Unsecured	NA	4,516.79	4,516.79	778.37	0.00
WELLS FARGO BANK	Secured	NA	10,715.77	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,185.80	\$1,185.80	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$11,237.21	\$11,237.21	\$0.00
TOTAL SECURED:	\$12,423.01	\$12,423.01	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$134,856.73	\$23,239.81	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,937.18</u>	
Disbursements to Creditors	<u>\$35,662.82</u>	
TOTAL DISBURSEMENTS :		<u>\$42,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/13/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.